TRENDS

New Software Screens for Stolen Property

Unsavory characters looking to unload some hot merchandise for a quick buck best not take it to Vancouver. The Vancouver, B.C., police department has teamed up with **XML Global Technologies** *(www.xmlglobal.com)* to create Xtract, a stolen-property database that links pawn shops, which frequently receive stolen goods, with law enforcement.

Whenever someone sells an item to a pawnshop or secondhand store, the pawn broker enters information about the object into Xtract via a Web site. The XML-based software compares the item to a database of stolen property. If it finds a match, law enforcement is immediately notified by e-mail or pager. In addition, police officers can search the database to identify found property.

Vancouver is the first police department to use the system, and XML Global is now offering it to other law-enforcement agencies in the United States and Canada.

"As the program rolls out, we can interlink the stolen-property databases," says Matthew MacKenzie, XML Global's vice president of research and development. "If someone steals something in Portland and then goes to Vancouver to unload their booty, the software will find it." The Vancouver police department estimates they will increase the amount of recovered property by 300 percent.

ILLUSTRATIONS BY BEK SHAKIROV

In the past, stolen-property recovery was agonizingly low-tech: Secondhand and pawn shops were required to file reports by fax, which meant easy falsification of data and slow searches through file cabinets for police.

"If this product can help increase the amount of stolen property recovered, everyone will be happier—except the criminals," MacKenzie says. *—Kevin Savetz*

A Safer Way To Pay Online

Many of us can't live without credit cards, although millions still refuse to use them online. Nonetheless, merchants are eager to sell to these reluctant shoppers.

One possible solution may be **Western Union MoneyZap** *(www.moneyzap.com)*, which lets you pay for online purchases using a direct transfer from an existing checking account. You first register at a participating merchant site, then verify the purchase amount and enter your name and password.

Sound familiar? Elaine Bolle, president and CEO of **Achex,** the company that runs MoneyZap, says although it offers some of the same capabilities as person-to-person payment systems such as **PayPal** *(www.paypal.com)*, MoneyZap focuses on merchant business.

"There's a huge need for online merchants to be able to accept online checks," she explains. "Not being able to accept checks or cash online is cutting out a significant percentage of the population." And unlike PayPal, Bolle notes, MoneyZap is backed by **First Data** *(www.firstdata.com)*, one of the biggest payment-processing companies in the world.

The service has some drawbacks, however. Competitor PayPal has 8 million users, but MoneyZap has less than 100,000, estimates Avivah Litan, a Gartner analyst. Only about 10 Web merchants, including **Overstock.com** and **NetGrocer.com,** support MoneyZap. Bolle says the company plans to add many more merchants this year.

Another problem with MoneyZap, says Litan, is that it doesn't handle international payments, presumably to avoid cannibalizing its Western Union transfer business. "Other companies are eventually going to undercut MoneyZap in that market," Litan says.

Moreover, because MoneyZap won't let users make purchases with credit or debit cards, it's a lot less convenient to use, Litan says. Competitors such as PayPal and **Citibank's** c2it offer more payment methods. *—Elaine X. Grant*

Stinger Poised for U.S. Launch

After two years of **Microsoft** touting the marriage of the mobile phone and the PDA, consumers will soon get their hands on this phone of the future. The Smartphone 2002 platform, formerly code-named Stinger, is a customized version of Windows CE that will be licensed by Microsoft for distribution by phone manufacturers.

The first Stinger-based Smartphone, the Z100 from **Sendo** *(www.sendo.com)*, is currently being tested in Europe and will be launched in the United States by June, according to Sendo.

The Z100 includes a 2.2-inch TFT color display and a wealth of features you would expect from a PDA—plus some unexpected ones. The Z100 will include Internet Explorer with Java, Windows Media Player for MP3s and MPEG-4 video, support for three popular e-mail protocols, a voice-memo feature, the Outlook calendar, and games. The triband phone will also support wireless synchronization of contacts and other personal information with a PC.

Sendo Z100

Accessories for the Z100 will include a video camera and MultiMediaCard/Secure Digital memory cards. In addition, the phone will eventually support Bluetooth, which would give it wireless access to the next generation of PDAs and peripherals. Some features, such as wireless video downloads, will not be viable until the third-generation wireless-access network is built, which could be a year or more away.

Sendo, better known in Asia and Europe than the United States, specializes in highly customizable mobile phones. **Samsung Electronics, Mitsubishi,** and other manufacturers are planning their own Stinger-based phones but have not yet announced release dates. *—K.S.*